

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Melissa A. Hoffman,

Case No. 20-22760-GLT

Chapter 13

Debtor.

Related to Docket No. 94

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:*

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Notice of Mortgage Payment Change filed by Planet Home  
Lending, LLC at claim number 7.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated September 13, 2022

is modified as follows:

*[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]*

- ☒ Debtor(s) Plan payments shall be changed from \$1,524.00 to \$2,331.00 per month, effective 10/2024; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: \_\_\_\_\_

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this \_ 26th Day of September, 2024

Dated: September 26, 2024

  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

Stipulated by:

/s/ Brian C. Thompson, Esquire  
Brian C. Thompson  
PA ID: 91197  
Thompson Law Group, P.C.  
301 Smith Drive, Suite 6  
Cranberry Township, PA 16066  
(724) 799-8404 Telephone  
(724) 799-8409 Facsimile  
[bthompson@thompsonattorney.com](mailto:bthompson@thompsonattorney.com)

Stipulated by:

/s/James C. Warmbrodt, Esquire  
James C. Warmbrodt  
PA ID: 42524  
Attorney for Chapter 13 Trustee  
U.S. Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[jwarmbrodt@chapter13trusteewdpa.com](mailto:jwarmbrodt@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
Melissa A. Hoffman  
Debtor

Case No. 20-22760-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 26, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2024:

Recip ID	Recipient Name and Address
db	Melissa A. Hoffman, 202 Wylie Avenue, Strabane, PA 15363
15291772	Capital One Bank USA NA, Richmond, VA 23285

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 27 2024 00:54:49	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2024 00:26:27	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2024 00:43:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15291771	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 26 2024 23:59:00	Bank of America, 4060 Ogletown/Stanton Road, DE5-019-03-07, Newark, DE 19713
15311234	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 27 2024 00:01:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15291773	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2024 00:04:34	Capital One Bank USA NA, PO Box 85015, Richmond, VA 23285
15295728	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2024 00:24:58	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15291774	Email/Text: bankruptcy@clearviewfcu.org	Sep 27 2024 00:01:00	Clearview FCU, 8805 University Boulevard, Coraopolis, PA 15108-2580
15291775	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2024 00:01:00	Comenity Bank/New York & Company, PO Box 182125, Columbus, OH 43218-2125
15291776	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2024 00:01:00	Comenity Bank/Victoria Secret, P.O. Box 182789, Columbus, OH 43218-2789
15291777	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 27 2024 00:26:24	Credit One Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
15291778	Email/Text: mrdiscen@discover.com	Sep 27 2024 00:00:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15291780	Email/Text: BNSFN@capitalsvcs.com	Sep 27 2024 00:00:00	First National Credit Card CMC, 500 E 60th ST N, Sioux Falls, SD 57104
15291781	Email/Text: BNSFS@capitalsvcs.com		

District/off: 0315-2

User: auto

Page 2 of 3

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		Sep 27 2024 00:00:00	First Savings Credit Card, 500 E 60th St N, Sioux Falls, SD 57104
15291782	+ Email/Text: EBNBKNOT@ford.com	Sep 27 2024 00:01:00	FMC - Omaha Service Center, P.O. Box 542000, Omaha, NE 68154-8000
15629377	Email/Text: EBNBKNOT@ford.com	Sep 27 2024 00:01:00	Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
15291779	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 27 2024 00:01:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15291783	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 27 2024 00:02:00	Indigo-Celtic Bank, PO Box 4499, Beaverton, OR 97076-4499
15291784	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 27 2024 00:00:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15291785	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 27 2024 00:03:48	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
15295251	+ Email/PDF: cbp@omf.com	Sep 27 2024 00:03:18	ONE MAIN, PO BOX 3251, EVANSVILLE IN 47731-3251
15291786	+ Email/PDF: cbp@omf.com	Sep 27 2024 00:03:06	OneMain, 100 International Drive, 15th Floor, Baltimore, MD 21202-4784
15551668	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2024 00:26:24	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15625263	+ Email/Text: BKMAIL@planethomelending.com	Sep 27 2024 00:00:00	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
15298432	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2024 00:01:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15291787	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2024 00:25:05	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
15291788	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2024 00:04:54	SYNCB/sams club DC, 4125 Windwar Plaza, Alpharetta, GA 30005-8738
15291789	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2024 00:03:40	Syncb/WalMart, PO Box 530927, Atlanta, GA 30353-0927
15315389	^ MEBN	Sep 26 2024 23:51:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15292485	^ MEBN	Sep 26 2024 23:51:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15308438	+ Email/Text: bncmail@w-legal.com	Sep 27 2024 00:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15291790	Email/Text: bncmail@w-legal.com	Sep 27 2024 00:01:00	TD Bank USA/Target Credit, 7000 Target Parkway N, Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15291791	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 27 2024 00:01:00	US Department of Education/GLELSI, PO box 7860, Madison, WI 53707-7860
15307409	Email/Text: bk@villagecapital.com	Sep 27 2024 00:00:00	Village Capital & Investment, 2550 Paseo Verde Parkway Suite 100, Henderson, NV 89074

TOTAL: 34

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

Page 3 of 3

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Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company, LLC
cr		Planet Home Lending, LLC
cr		Village Capital & Investment, LLC
15291792	##+	Village Capital & Investment, 2863 St. Rose Parkway, Henderson, NV 89052-4806

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2024 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor Melissa A. Hoffman bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor Village Capital & Investment LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Planet Home Lending LLC dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com, gmasterson@weltman.com
Joshua I. Goldman	on behalf of Creditor Planet Home Lending LLC josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Maria Miksich	on behalf of Creditor Village Capital & Investment LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8